

Information to identify the case:

Debtor 1 Sylvia U Wallace-Anderson

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-6625

EIN --

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN

EIN --

United States Bankruptcy Court District of New Jersey

Case number: 16-32482-RG

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Sylvia U Wallace-Anderson
aka Sylvia U Wallace, aka Sylvia U Victor

9/15/17

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Sylvia U Wallace-Anderson
 Debtor

Case No. 16-32482-RG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

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 Total Noticed: 45

Date Rcvd: Sep 15, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 17, 2017.

db
 516517731 Sylvia U Wallace-Anderson, 6664 North 11 St., Newark, NJ 07107
 +Borrowersfir, 1114 Lost Creek Boulevard, Austin, TX 78746-6300
 516517735 +Citibank / Sears, Citicorp Credit Services/Attn: Centraliz, Po Box 790040,
 Saint Louis, MO 63179-0040
 516517736 +Citibank/Sunoco, Citicorp Credit Card/Centralized Bankrup, Po Box 790040,
 St Louis, MO 63179-0040
 516517742 +Fed Loan Seving, Po Box 69184, Harrisburg, PA 17106-9184
 516517744 +Lyons, Doughty, & Veldhaus, PC, 136 Gaither Drive, Ste 100, PO Box 1269,
 Mount Laurel, NJ 08054-7269
 516517745 MCU/Municipal Credit Union, Po Box 3205, Church Street Station, New York City, NY 10007
 516517748 Selip & Stylianou LLP, 10 Forest Ave, Ste 300, PO Box 914, Paramus, NJ 07653-0914
 516719107 U.S. Department of Education, c/o Fedloan Servicing, P.O. Box 69184,
 Harrisburg, PA 17106-9184

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

smg
 +E-mail/Text: usanj.njbankr@usdoj.gov Sep 15 2017 23:00:29 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Sep 15 2017 23:00:25 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 intp
 +E-mail/Text: BNC@magtrustee.com Sep 15 2017 23:01:19 Marie-Ann Greenberg,
 30 Two Bridges Road, Suite 330, Fairfield, NJ 07004-1550
 516517730 +EDI: TSYS2.COM Sep 15 2017 22:48:00 Barclays Bank Delaware, Po Box 8801,
 Wilmington, DE 19899-8801
 516517734 EDI: CITICORP.COM Sep 15 2017 22:43:00 Childrens Place/Citicorp Credit Services,
 Attn: Citicorp Credit Services, Po Box 20507, Kansas City, MO 64195
 516517732 +EDI: MERRICKBANK.COM Sep 15 2017 22:43:00 Cardworks/CW Nexus, Pob 9201,
 Old Bethpage, NY 11804-9001
 516517733 +EDI: CHASE.COM Sep 15 2017 22:48:00 Chase Card, Attn: Correspondence, Po Box 15298,
 Wilmington, DE 19850-5298
 516517737 +EDI: WFNNB.COM Sep 15 2017 22:48:00 Comenity Bank/Avenue, Po Box 182125,
 Columbus, OH 43218-2125
 516517739 +EDI: WFNNB.COM Sep 15 2017 22:48:00 Comenity Bank/Lane Bryant, Po Box 182125,
 Columbus, OH 43218-2125
 516517738 +EDI: WFNNB.COM Sep 15 2017 22:48:00 Comenity Bank/kingsi, Po Box 182125,
 Columbus, OH 43218-2125
 516517740 EDI: RCSDELL.COM Sep 15 2017 22:48:00 Dell Financial Services, Bankruptcy, 1 Dell Way,
 Round Rock, TX 78682
 516529804 EDI: DISCOVER.COM Sep 15 2017 22:43:00 Discover Bank, Discover Products Inc,
 PO Box 3025, New Albany, OH 43054-3025
 516517741 +EDI: DISCOVER.COM Sep 15 2017 22:43:00 Discover Financial, Po Box 3025,
 New Albany, OH 43054-3025
 516517743 +E-mail/Text: bankruptcydept@kinecta.org Sep 15 2017 23:01:06 Kinecta Fed Cu, Po Box 10003,
 Manhattan Beach, CA 90267-7503
 516625502 +E-mail/Text: bankruptcydept@kinecta.org Sep 15 2017 23:01:06 Kinecta Federal Credit Union,
 1440 Rosecrans Avenue, PO Box 10003, Manhattan Beach, CA 90267-7503
 516595519 EDI: MERRICKBANK.COM Sep 15 2017 22:43:00 MERRICK BANK, Resurgent Capital Services,
 PO Box 10368, Greenville, SC 29603-0368
 516587531 E-mail/Text: bankruptcynotice@nymcu.org Sep 15 2017 23:00:51 MUNICIPAL CREDIT UNION,
 22 CORTLANDT STREET, 24TH FL, NEW YORK, NY 10007-3153
 516517746 +EDI: NAVIENTFKASMSERV.COM Sep 15 2017 22:48:00 Navient, Attn: Claims Dept, Po Box 9500,
 Wilkes-Barr, PA 18773-9500
 516548191 EDI: NAVIENTFKASMGUAR.COM Sep 15 2017 22:53:00 Navient Solutions, Inc. on behalf of,
 United Student Aid Funds, Inc., Attn: Bankruptcy Litigation Unit E3149, PO Box 9430,
 Wilkes Barre, PA 18773-9430
 516731325 EDI: PRA.COM Sep 15 2017 22:48:00 Portfolio Recovery Associates, LLC, c/o Juniper,
 POB 41067, Norfolk VA 23541
 516731024 EDI: PRA.COM Sep 15 2017 22:48:00 Portfolio Recovery Associates, LLC,
 c/o Sears Mastercard, POB 41067, Norfolk VA 23541
 516581297 EDI: Q3G.COM Sep 15 2017 22:53:00 Quantum3 Group LLC as agent for, Comenity Bank,
 PO Box 788, Kirkland, WA 98083-0788
 516602663 EDI: Q3G.COM Sep 15 2017 22:53:00 Quantum3 Group LLC as agent for, Comenity Capital Bank,
 PO Box 788, Kirkland, WA 98083-0788
 516562273 +E-mail/Text: bankruptcyteam@quickenloans.com Sep 15 2017 23:00:48 Quicken Loans Inc.,
 635 Woodward Avenue, Detroit, MI 48226-3408
 516517747 +E-mail/Text: bankruptcyteam@quickenloans.com Sep 15 2017 23:00:48 Quickn Loans,
 1050 Woodward Ave, Detroit, MI 48226-1906
 516517749 +EDI: RMSC.COM Sep 15 2017 22:43:00 Synchrony Bank/Amazon, Po Box 965064,
 Orlando, FL 32896-5064
 516517750 +EDI: RMSC.COM Sep 15 2017 22:43:00 Synchrony Bank/Lowes, Po Box 965064,
 Orlando, FL 32896-5064
 516517751 +EDI: RMSC.COM Sep 15 2017 22:43:00 Synchrony Bank/Old Navy, Po Box 965064,
 Orlando, FL 32896-5064

District/off: 0312-2

User: admin
Form ID: 318

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Total Noticed: 45

Date Rcvd: Sep 15, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516517752 +EDI: RMSC.COM Sep 15 2017 22:43:00 Synchrony Bank/PayPal Cr, Po Box 965064,
Orlando, FL 32896-5064
516517753 +EDI: RMSC.COM Sep 15 2017 22:43:00 Synchrony Bank/Pep Boys, Po Box 965064,
Orlando, FL 32896-5064
516517754 +EDI: RMSC.COM Sep 15 2017 22:43:00 Synchrony Bank/Walmart, Po Box 965064,
Orlando, FL 32896-5064
516517755 +EDI: TDBANKNORTH.COM Sep 15 2017 22:49:00 TD Bank, 1701 Route 70 East,
Cherry Hill, NJ 08003-2335
516723719 +E-mail/Text: bncmail@w-legal.com Sep 15 2017 23:00:37 TD Bank USA, N.A.,
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
516517756 +EDI: WTRNBANK.COM Sep 15 2017 22:48:00 Tnb-Visa (TV) / Target,
C/O Financial & Retail Services, Mailstop BV PO Box 9475, Minneapolis, MN 55440-9475
516517757 +EDI: WFFC.COM Sep 15 2017 22:48:00 WFFNB/Bobs Discount Furniture, Po Box 10438,
Des Moines, IA 50306-0438
516660686 EDI: WFFC.COM Sep 15 2017 22:48:00 Wells Fargo Bank, N.A., PO Box 10438,
Des Moines, IA 50306-0438

TOTAL: 36

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516595531* ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
(address filed with court: Dell Financial Services, LLC, Resurgent Capital Services,
PO Box 10390, Greenville, SC 29603-0390)

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 17, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 15, 2017 at the address(es) listed below:

Benjamin A. Stanziale, Jr. on behalf of Trustee Benjamin A. Stanziale, Jr.
trustee@stanzialelaw.com, nj45@ecfcbis.com
Benjamin A. Stanziale, Jr. trustee@stanzialelaw.com, nj45@ecfcbis.com
Denise E. Carlon on behalf of Creditor QUICKEN LOANS INC. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Scott J. Goldstein on behalf of Debtor Sylvia U Wallace-Anderson sjg@sgoldsteinlaw.com,
cmecf.sgoldsteinlaw@gmail.com; notices@uprightlaw.com; G31979@notify.cincompass.com

TOTAL: 4